



P.O. Box 939019  
San Diego, CA 92193-9019  
939019 939019 939019 939019

ADDRESS SERVICE REQUESTED

12-09-2005

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952

2344-1

## Settlement Opportunity

Contact Information: Tel (800) 935-4566  
Fax (800) 306-4443  
Hours of Operation: M-Th 6am - 7pm; Fri 6am - 5pm;  
Sat 6am - Noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
MCM Account No: 3514430172  
Current Balance: \$6,459.33  
Payment Due Date: 01-23-2006  
Letter Code: 04768024

Dear JACOB J LANGSAM,

Welcome! We have a great offer for our new customers.

Midland Funding LLC recently purchased your CITIBANK account and Midland Credit Management, Inc. ("MCM"), a debt collection company, is the servicer of this obligation. As the new servicer of this account, we would like to find a positive resolution to your account.

Midland Credit Management, Inc. (MCM) is currently able to offer you a substantial discount of **50% off** your Current Balance *if we receive payment by 01-23-2006*.

- What's In It For You? Once MCM receives your payment of \$3,229.67, we will:
- Notify the credit bureaus that the debt is "Paid". \*
  - Immediately stop all recovery activity on this account.

To accept this offer, simply detach the Acceptance Certificate below and enclose it with your \$3,229.67 payment in the envelope provided. *Please mail your payment no later than 01-16-2006* in order to receive credit for the 50% off discount by the expiration date 01-23-2006.

If you prefer to speak with one of our Account Managers, please contact us at (800) 935-4566.

**NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

Midland Credit Management, Inc.  
(800) 935-4566

*Please tear off and return lower portion with payment in envelope provided*

### Acceptance Certificate

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952

MCM Account Number: 3514430172  
Current Balance: \$6,459.33  
Amount Due: \$3,229.67  
Make Check Payable to: Midland Credit  
Management, Inc.  
Payment Due Date: 01-23-2006



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870  
Midland Credit Management, Inc.

12 8514430172 3 0322967 012306 3

19001

Important Disclosure Information

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

The records associated with the account purchased from CITIBANK reflect that you are obligated on this account, which is in default with a Current Balance of \$6,459.33. As the owner of this account, but subject to the rights described below, Midland Funding LLC is entitled to payment of this account. All communication regarding this account should be addressed to MCM and not the previous owner.

Unless you notify MCM within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, MCM will assume this debt to be valid.

If you notify MCM, in writing, within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, MCM will obtain verification of the debt or a copy of a judgment (if there is a judgment) and MCM will mail you a copy of such verification or judgment.

If you request, in writing, within thirty (30) days after receiving this notice, MCM will provide you with the name and address of the original creditor.

If an attorney represents you with regard to this debt, please refer this letter to your attorney. Likewise, if you are involved in an active bankruptcy case, or if this debt has been discharged in a bankruptcy case, please refer this letter to your bankruptcy attorney so that we may be notified.

Please remember, even if you make a payment within 30 days after receiving this notice, you still have the remainder of the 30 days to exercise the rights described above.

\* No credit reporting will occur if the federal reporting period has expired, or we have not previously reported on this account.

-----  
Please send any correspondence relating to any credit reporting\* of this account to:  
MCM CREDIT REPORTING DEPARTMENT, 8375 Aero Drive, Suite 200, San Diego, CA 92123.  
PLEASE RETAIN THIS ADDRESS FOR ANY ISSUES RELATING SOLELY TO THE CREDIT REPORTING OF  
YOUR ACCOUNT.

New York City Department of Consumer Affairs License Number 1140603.

0002



P.O. Box 939019  
San Diego, CA 92193-9019

ADDRESS SERVICE REQUESTED

02-01-2006

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

### Settlement Opportunity

Contact Information: Tel: (800) 287-2624  
Fax: (800) 306-1143  
Hours of Operations: M-F 9am - 7pm, Fri 9am - 5pm,  
Sat 9am - Noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
Original Account No: 542118970125939  
MCM Account No: 3514430472  
Current Balance: \$6,567.81  
Payment Due Date: 03-03-2006  
Letter Code: 04940055

Dear JACOB J LANGSAM,

Midland Credit Management, Inc., servicer of the above referenced account would like to offer you a 50% OFF Settlement Opportunity.

Pay \$3,283.91 by 03-03-2006 and the Current Balance will be considered paid\* and we will STOP ALL COLLECTION ACTIVITY!

Simply detach the Acceptance Certificate below and enclose it with your payment of \$3,283.91 in the envelope provided.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,  
J. Black  
President

\* If your account is still within the federal reporting period, your credit report will reflect that it has been paid.

New York City Department of Consumer Affairs License Number 1140603.

Please tear off and return lower portion with payment in envelope provided

### Acceptance Certificate

MCM Account Number: 3514430472  
Current Balance: \$6,567.81  
Amount Due: \$3,283.91

Make Check Payable to: Midland Credit  
Management, Inc.  
Payment Due Date: 03-03-2006

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870



Midland Credit Management, Inc.

PO Box 989019  
San Diego, CA 92198-9019

JACOB J. LANGSAM  
58 HORTON DR  
MONROE NY 10854-1331

04/13/06

Dear JACOB J. LANGSAM,

You may want to view our settlement opportunity related to you by Midland Credit Management, Inc. services at the above referenced amount.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy this account, we would like to offer you a possible and flexible option to resolve your account for 100% of the current balance.

If the complete payment by 04/14/06 in the amount of \$6,657.15, we will consider the Account Balance paid.

CALL MCM to take advantage of this opportunity, please contact us TOLL-FREE at (800) 252-2544 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 05044034.

NOTE: You may prefer to settle your account balance by using the Acceptance Certificate above. Simply attach it with your \$6,657.15 payment in the envelope provided.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information contained will be used for that purpose.

Sincerely,  
J. Blum  
President

\* If your account is still within the federal reporting period, your credit report will reflect that it has been paid.

New York City Department of Consumer Affairs License Number 140690

003-001

SPED

# Settlement Opportunity

Contact Information: Tel: (800) 252-2544  
Fax: (800) 252-4440  
Hours of Operation: M - Th 9am - 7pm;  
Fri 9am - 6pm;  
Sat 9am - noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
MCM Account No.: 0514400173  
Current Balance: \$6,657.15  
Payment Due Date: 04/14/06  
Letter Code: 05044034



midland credit management, inc.

PO Box 336075  
San Diego, CA 92162-2075

JACOB J. LINKSBAUM  
OF MORTON JR  
MONROE NY 10952-2557

04/27/08

Dear JACOB J. LINKSBAUM,

You don't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy this account, we would like to offer you a positive and flexible option to resolve your account for 50% of the current balance.

If you make payment of \$5,174.05 in the amount of \$2,574.05, we will consider the Account Balance paid.

CALL MCM To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2844 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 05174054.

OR, you may prefer to settle your account balance by using the Remittance Certificate above. Simply enclose it with your \$5,174.05 payment in the envelope provided.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,  
A. Burnard  
Executive Vice President / General Manager of Consumer Dept

\* If your account is still within the federal reporting period, our credit report will reflect that it has been paid.

New York City Department of Consumer Affairs License Number 1001900

### Settlement Opportunity

Contact Information: Tel: (800) 282-2844  
Fax: (800) 306-4440  
Hours of Operation: M - Th 8am - 7pm;  
Fri 8am - 5pm;  
Sat 9am - noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
MCM Account No.: 85-4420172  
Current Balance: \$6,746.49  
Payment Due Date: 05/15/08  
Letter Code: 05174054

ADDRESS SERVICE REQUESTED

#BWNELTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

2345-78

Contact Information: Tel (800) 939-2353  
Fax (300) 306-4443  
Hours of Operation: M-Th 6am - 7pm;  
Fri 6am - 5pm;  
Sat 6am - 2:30pm PST  
Original Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
Original Account No. 5424180721425939  
MCM Account No: 8514430172  
Current Balance: \$6,880.50  
Payment Due Date: NOW  
Letter Code: 05403007

Dear JACOB I LANGSAM,

Midland Credit Management, Inc. has made several attempts to contact you regarding the following account.

Current Owner :	Midland Funding LLC
Original Creditor :	CITIBANK
MCM Account No:	8514430172
Current Balance :	\$6,880.50

This letter is to inform you that Midland Credit Management, Inc. is considering forwarding this account to an attorney with the intent to initiate legal action to satisfy the debt.

Please contact our office immediately at (800) 939-2353 to make arrangements to pay this debt and prevent any legal action on your account.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
Midland Credit Management, Inc.

New York City Department of Consumer Affairs License Number 1140603.

Please tear off and return lower portion with payment in envelope provided

## Account Summary

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

MCM Account No:	8514430172
Current Balance:	\$6,880.50
Amount Due:	\$6,880.50

Make Check Payable to: Midland Credit  
Management, Inc.  
Payment Due Date: NOW

**mcm**  
Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870

12 3514430172 9 0638050 072106 6

0010



MIDLAND CREDIT MANAGEMENT, INC.

P.O. Box 939019

San Diego, CA 92193-9019



Contact Information: Tel (800) 939-2353  
 Fax (800) 306-4443  
 Hours of Operation: M-Th 6am - 7pm;  
 Fri 6am - 5pm;  
 Sat 6am - 2:30pm PST

#BWNHLLTH  
 #0000 0851 4430 1729#  
 JACOB J LANGSAM  
 66 HORTON DR  
 MONSEY, NY 10952-2851

## STATEMENT

STATEMENT			
MCM Account #: 3514430172			Principal Balance: \$5,178.25
Original Account #: 5424180721425939			Interest Rate: 15.00%
Statement Date: 07-01-2006		Due Date: NOW	Accrued Interest: \$1,702.25
Original Owner: Midland Funding LLC		Original Creditor: CITIBANK	New Balance: \$6,880.50
Due Date	Date Received	Transactions	Amount
NOW	07-01-2006	The above referenced account was purchased by Midland Funding LLC and is serviced by Midland Credit Management, Inc. ("MCM"). The balance of \$6,880.50 is due now.  Please direct all correspondence to: Midland Credit Management, Inc.	\$6,880.50
			New Balance: \$6,880.50

Please understand this is a communication from a debt collector. This is an attempt to collect a debt.  
 Any information obtained will be used for that purpose.

Please detach the payment slip below and enclose it with your \$6,880.50 payment in the envelope provided.

JACOB J LANGSAM  
 66 HORTON DR  
 MONSEY, NY 109522351

*Payment Slip*

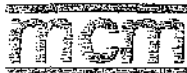
MCM Account Number: 3514430172  
 Current Balance: \$6,880.50  
 Amount Enclosed: \_\_\_\_\_



Midland Credit Management, Inc.  
 Department 8870  
 Los Angeles, CA 90084-8870  
 800.939.2353

Please indicate new mailing address and phone number, if incorrect.

\_\_\_\_\_  
 \_\_\_\_\_



P.O. Box 939019  
San Diego, CA 92193-9019

08/09/2006

#BWNHLTH \*\*AUTO  
#0000 0851 4430 1729#

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|||||

JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2851

Contact Information: Tel: (800) 282-2644  
Fax: (800) 306-1127

Hours of Operation: M-F 9:00am - 5:00pm  
Saturdays 9:00am - 1:00pm  
Sundays 10:00am - 2:00pm

Current Owner: Midland Funding LLC

Original Creditor: CITIBANK

MCM Account No: 8551430172

Current Balance: \$4,181.90

Payment Due Date: 09/08/2006

Settle Offer: \$2,509.94

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

If we receive payment by 09/08/2006 in the amount of  
\$4,181.90, we will consider the account balance paid in full!

**CALL NOW!** To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 08525010.

**MAIL!** You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,181.90 payment in the envelope provided. In order to receive payment by 09/08/2006, please mail no later than 09/03/2006.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
R. Eckhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

### Acceptance Certificate

MCM Account Number: 8551430172  
Current Balance: \$4,181.90  
Amount Due: \$4,181.90

Make Check Payable to: Midland Credit  
Management, Inc.

Payment Due Date: 09/08/2006

JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2851



Midland Credit Management, Inc.  
Department 8370  
Los Angeles, CA 90081-3870

5070



P.O. Box 959019  
San Diego, CA 92193-9019  
10-05-2006

ADDRESS SERVICE REQUESTED

10-05-2006

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

1651-19889

**Settlement Opportunity**

Contact Information: Tel: (800) 282-2644  
Fax: (800) 306-4445  
Hours of Operation: M-F 9am - 5pm, Sat 9am - 5pm, Sun 9am - 5pm  
Current Owner: Midland Credit Management, Inc.  
Original Creditor: CITIBANK  
MCM Account No: 85114010  
Current Balance: \$7,088.96  
Payment Due Date: 10-25-2006  
Letter Code: 05696010

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

If we receive payment by 10-25-2006 in the amount of \$4,253.38, we will consider the account balance paid in full!

**CALL NOW!** To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 05696010.

**MAIL!** You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,253.38 payment in the envelope provided. In order to receive payment by 10-25-2006, please mail no later than 10-20-2006.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
Ron Eckhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

### Acceptance Certificate

MCM Account Number: 85114010  
Current Balance: \$7,088.96  
Amount Due: \$4,253.38  
Make Check Payable to: Midland Credit Management, Inc.  
Payment Due Date: 10-25-2006

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870

16 8514430172 9 0426338 302304 8



P.O. Box 939019  
San Diego, CA 92193-9019

11/16/2006

#BWNHLTH \*\*AUTO  
#0000 0851 4430 1729#

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JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2851

## Settlement Opportunity

Contact Information: Tel: (800) 282-2644  
Fax: (800) 306-4447

Hours of Operation: M - Th 8 am - 7 pm  
Fri 8 am - 5 pm  
Sat 8 am - noon PST

Current Owner: Midland Funding LLC

Original Creditor: CITIBANK

MCM Account No: 8514430172

Current Balance: \$7,178.30

Payment Due Date: 12/16/2006

Letter Code: 05907010

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

If we receive payment by 12/16/2006 in the amount of  
\$4,306.98, we will consider the account balance paid in full!

**CALL NOW!** To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 05907010.

**MAIL!** You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,306.98 payment in the envelope provided. In order to receive payment by 12/16/2006, please mail no later than 12/11/2006.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
R. Eckhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

## Acceptance Certificate

JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2851

MCM Account Number: 8514430172  
Current Balance: \$7,178.30  
Amount Due: \$4,306.98

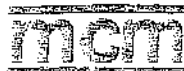
Make Check Payable to: Midland Credit  
Management, Inc.

Payment Due Date: 12/16/2006



Midland Credit Management, Inc.  
Department 8370  
Los Angeles, CA 90084-8370

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P.O. Box 939019  
San Diego, CA 92193-9019

01/10/2007

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JACOB J LANGEAM  
66 HORTON DR  
MONSEY NY 10952-2851

# Suffrage Association

Contact information: Tel: (800) 282-2644  
Fax: (800) 306-4445

Нормы от Среда: 10 - 15 - 15  
 15 - 15 - 15  
 15 - 15 - 15  
 15 - 15 - 15

Current Owner: Highland Europe, Ltd.

Original Creditor CITIBANK

MEM Account No 8514430172

SECRET BALANCE 37297.42

Payment Due Date: 01/30/2007

Letter Code: 06179612

Dear JACOB : LANGSAM

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a **positive and flexible solution** to resolve your account for **40% off the Current Balance**.

If we receive payment by 01/30/2007 in the amount of \$4,373.45, we will consider the account balance paid in full!

**CALL NOW!** To take advantage of this opportunity, please contact us **TOLL-FREE** at **(800) 282-2644** and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, **0619010**.

**MAIL!** You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,378.45 payment in the envelope provided. In order to receive payment by 01/30/2007, please mail no later than 01/25/2007.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Sincerely,  
R. Edhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

## Acceptance Certificate

MCME Account Number:	851430172
Current Balance:	\$7,297.32
Amount Due:	\$1,378.15

Make Check Payable to: Midland Credit Management, Inc.

Payment Due Date: 01/30/2007

JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2351

2013年12月15日

Midland Credit Management, Inc.  
Department 3870  
Los Angeles, CA 90084-3870

3070

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Important Privacy Choice for Consumers  
(For use by California Residents Only)

You have the right to control whether Midland Credit Management, Inc. and its subsidiaries ("MCM," also referenced below as we, our, and us) share some of your personal information. Please read the following information carefully before you make your choice below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services to the extent permitted by applicable law.

Your Choice

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you to the extent permitted by applicable law.

☐ NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

MCM Account Number(s): \_\_\_\_\_

Signature: \_\_\_\_\_

To exercise your choice, please do one of the following: (1) fill out, sign and return the completed form to us via toll-free facsimile at 1-800-306-4443, or (2) call us toll-free at 1-800-825-8131, extension 2980 (you may want to make a copy for your records).



P.O. Box 939019  
San Diego, CA 92193-9019



ADDRESS SERVICE REQUESTED

02-07-2007

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

1851-8533

## Settlement Opportunity

Contact Information: Tel (800) 282-2644  
Fax (800) 306-1113  
Hours of Operation: M-Thurs 9am-5pm, Fri 9am-5pm  
Sat 9am-12pm, Sun 10am-5pm  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
Original Account No: 542-180721325039  
MCM Account No: 8514430172  
Current Balance: \$7,356.98  
Payment Due Date: 02-27-2007  
Letter Code: 06231010

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

If we receive payment by 02-27-2007 in the amount of \$4,414.19, we will consider the account balance paid in full!

**CALL NOW!** To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you.

**MAIL!** You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,414.19 payment in the envelope provided. In order to receive payment by 02-27-2007, please mail no later than 02-22-2007.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
Ron Eckhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

## Acceptance Certificate

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

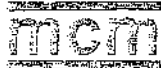
MCM Account Number: 8514430172  
Current Balance: \$7,356.98  
Amount Due: \$4,414.19  
Make Check Payable to: Midland Credit Management, Inc.  
Payment Due Date: 02-27-2007



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870

12 8514430172 5 0441435 022707 8

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P.O. Box 959019  
San Diego, CA 92193-9019  
TEL: 619.444.3870 FAX: 619.444.3871

ADDRESS SERVICE REQUESTED

03-08-2007

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

1851-2152

**Settlement Opportunity**

Contact Information: Tel (800) 282-2644  
Fax (800) 306-4443  
Hours of Operation: M-Th 9am - 7pm, Fri 9am - 5pm,  
Sat 9am - Noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
Original Account No: 5424180721425959  
MCM Account No: 8514430172  
Current Balance: \$7,416.54  
Payment Due Date: 03-28-2007  
Letter Code: 06424310

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

If we receive payment by 03-28-2007 in the amount of \$4,449.92, we will consider the account balance paid in full!

**CALL NOW!** To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you.

**MAIL!** You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,449.92 payment in the envelope provided. In order to receive payment by 03-28-2007, please mail no later than 03-23-2007.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
Ron Eckhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

### Acceptance Certificate

MCM Account Number: 8514430172  
Current Balance: \$7,416.54  
Amount Due: \$4,449.92

Make Check Payable to: Midland Credit  
Management, Inc.  
Payment Due Date: 03-28-2007

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

**MCM**  
Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870  
Midland Credit Management, Inc.